

**Information to identify the case:**

Debtor 1	<b>Beverly A. Sarboukh</b>	Social Security number or ITIN	xxx-xx-8067
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 18-22791-KCF			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Beverly A. Sarboukh

9/28/18

**By the court:** Kathryn C. Ferguson  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 3**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Beverly A. Sarboukh  
 Debtor

Case No. 18-22791-KCF  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
 Form ID: 318

Page 1 of 1  
 Total Noticed: 20

Date Rcvd: Sep 28, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 30, 2018.

db	+Beverly A. Sarboukh, 12344 Cedarfield Dr, Riverview, FL 33579-9711
cr	+PNC BANK, N.A., 3232 NEWMARK DRIVE, MIAMISBURG, OH 45342-5421
517610355	Pnc Mortgage, PO Box 8703, Dayton, OH 45401-8703
517610350	center for pain control, PO Box 538, Howell, NJ 07731-0538
517610352	monmouth-ocean neaurology, 1944 State Route 33 Ste 206, Neptune City, NJ 07753-4863
517610353	nj imaging network, PO Box 13077, Des Moines, IA 50310-0077
517610354	phoenix financial services, llc, PO Box 361450, Indianapolis, IN 46236-1450
517610356	+rickart collection system inc, 575 Milltown Rd, North Brunswick, NJ 08902-3336

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg	E-mail/Text: usanj.njbankr@usdoj.gov Sep 29 2018 00:20:22	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Sep 29 2018 00:20:17	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517610348	EDI: BANKAMER.COM Sep 29 2018 03:49:00	Bankamerica, PO Box 982238, El Paso, TX 79998-2238
517610349	EDI: CAPITALONE.COM Sep 29 2018 03:49:00	Capital One, 15000 Capital One Dr, Richmond, VA 23238-1119
517610351	+EDI: CBSKOHL.S.COM Sep 29 2018 03:48:00	Kohls/capone, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096
517610357	EDI: RMSC.COM Sep 29 2018 03:49:00	Syncb/Walmart DC, PO Box 965024, Orlando, FL 32896-5024
517612737	+EDI: RMSC.COM Sep 29 2018 03:49:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517610358	EDI: TDBANKNORTH.COM Sep 29 2018 03:49:00	Td Bank N.A., 70 Gray Rd, Portland, ME 04105-2019
517610359	EDI: CITICORP.COM Sep 29 2018 03:48:00	Thd/Cbna, PO Box 6497, Sioux Falls, SD 57117-6497
517610360	EDI: VERIZONCOMB.COM Sep 29 2018 03:48:00	Verizon Wireless, PO Box 650051, Dallas, TX 75265-0051
517610361	EDI: WFFC.COM Sep 29 2018 03:48:00	Wells Fargo, PO Box 14517, Des Moines, IA 50306-3517
517610362	EDI: WFFC.COM Sep 29 2018 03:48:00	Wells Fargo Bank Nv NA, PO Box 94435, Albuquerque, NM 87199-4435

TOTAL: 12

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 30, 2018

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 28, 2018 at the address(es) listed below:

Edward Nathan Vaisman	on behalf of Debtor Beverly A. Sarboukh	defensecounsel@optonline.net, G20495@notify.cincompass.com
Frank J Martone	on behalf of Creditor PNC BANK, N.A.	bky@martonelaw.com
John Michael McDonnell	jmcdonnell@mchfirm.com, jcohen@mchfirm.com	NJ95@ecfcbis.com
Kevin Gordon McDonald	on behalf of Creditor PNC BANK, N.A.	kmcdonald@kmlawgroup.com, bkggroup@kmlawgroup.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov	

TOTAL: 5